

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

3624

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SUPPLEMENTAL

AMENDMENT TO PATENT

APPLICATION

Examiner:

Campen

Inventor:

Wilson

Title:

SPENDING VEHICLES FOR

PAYMENTS

Attorney

BLO1565-002

Docket:

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(A)

Date of Deposit: November 24, 2004

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Sir:

In response to the interview that took place on October 6, 2004, with the Examiner,

Applicant hereby submits this Supplemental Amendment and Remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.